GOVERNMENT OF INDIA
HUMAN RESOURCE DEVELOPMENT
LOK SABHA

STARRED QUESTION NO:524
ANSWERED ON:03.05.2005
RASHTRIYA MAHILA KOSH
Meghwal Shri Kailash

Will the Minister of HUMAN RESOURCE DEVELOPMENT be pleased to state:

(a) the total amount in Rashtriya Mahila Kosh at present;

(b) the quantum of funds donated by Government/various organizations to this during each of the last three years separately;

(c) the details of schemes which have been funded by this Kosh during each of the last three years, scheme-wise and State-wise;

(d) whether any evaluation has been made to assess the fulfillment of objectives of the schemes under Rashtriya Mahila Kosh; and

(e) if so, the details thereof?

Answer

MINISTER OF HUMAN RESOURCE DEVELOPMENT (SHRI ARJUN SINGH)

(a),(b),(c),(d)&(e) A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 524 FOR 03.5.2005 REGARDING RASHTRIYA MAHILA KOSH BY SHRI KAILASH MEGHWAL

(a) The total amount with Rashtriya Mahila Kosh (RMK) as on 31.3.2005 is Rs.73.30 Crores.

(b) RMK has not received any donation from Government/various organizations during the last 3 years.

(c) A statement indicating details of the schemes of RMK and details of funds disbursed during the last three years Scheme-wise and State-wise are enclosed as Annexure-I and II respectively.

(d) Evaluation of RMK was undertaken by an external consultant team in September-2001 and by "Centre for Women's Development Studies, New Delhi" in May-2002.

(e) A statement indicating the major findings/recommendations of the two evaluations is enclosed as Annexure-III.

ANNEXURE I

DETAILS OF SCHEMES OF RASHTRIYA MAHILA KOSH

1) MAIN LOAN SCHEME

The scheme aims to provide credit to poor women organized into self-help groups both in rural and urban areas for income generation activities. The credit facility is channelised through eligible organizations to the needy women in a simple and flexible manner without insisting on any type of collateral. Loans drawn from RMK by the organizations are repayable within a period of 36 months with an initial gestation period of six months. The maximum loan per individual beneficiaries is Rs. 15,000/-.

2) LOAN PROMOTION SCHEME

This scheme is for promoting activity of thrift and credit among the new and small but potentially capable NGOs / Organizations which fulfill other eligibility norms but do not meet the requirement of three years experience in thrift and credit management and organizations, which have minimum of six months but less than three years of experience, are eligible for loan upto a maximum of Rs 5.00 Lakhs under the scheme.

3) REVOLVING FUND SCHEME

To provide lump sum funds to organizations to enable them to supplement their own resources and to recycle loans to the poor women in need of credit. To provide more flexibility to the organization in the management of funds. To sharpen the experience of funds management in partner organizations.

4) GOLD CREDIT CARD SCHEME

Gold Credit Card Scheme aims at providing adequate and timely credit to NGO's for on lending to SHG's for their Income generating and consumption needs in a flexible and cost effective manner. NGO to be provided with Gold Credit Card passbook. Revolving Cash Credit facility to be fixed. Card Valid for a period of three years.

5) FRANCHESE SCHEME

Responsible agencies would be appointed to act as RMK's Franchisee especially in states where RMK has no or very limited outreach. The organizations would be chosen as RMK's representatives on the basis of certain transparent verifiable and objectively defined criteria. The franchisee will also act as nodal agency for training (both awareness and skill building) as well as capacity building of theNGO's/ SHG's.

6) MARKETING FINANCE SCHEME

The objective of the financial support for marketing will be to facilitate the marketing of products / goods produced by the women borrowers / members of SHGs by tapping their demand either in the local markets or at some other places near consumer centers.

7) HOUSING LOAN SCHEME

Under this Scheme loan is provided for construction / acquisition / repair of dwellings of the Self Help Groups Members. The maximum loan for individual beneficiaries is Rs. 50,000/- and the repayment period is 60 Months.

Rashtriya Mahila Kosh
Annexure -II

Annexure-II referred to in reply to Lok Sabha question No. 524.

Details of Scheme-wise and State-wise funds released during the last 3 years.

(Amounts in lakhs)

Sl. No.	Name of the States	Main Loan			Revolving Fund			Loan Promotion			Housing Loan		
		02-03	03-04	04-05	02-03	03-04	04-05	02-03	03-04	04-05	02-03	03-04	04-05
1	AP	249.44	348.19	271.25	224.50	75.00	81.00	9.50	13.50	3.00	-	-	-
2	Assam	8.00	-	27.50	-	-	-	-	-	-	-	-	-
3	Bihar	38.20	6.58	60.00	-	-	-	4.50	7.50	11.95	-	-	-
4	Chhatisgarh	-	-	-	-	-	-	-	-	-	-	-	-
5	Delhi	-	20.00	20.00	25.00	25.00	-	-	-	-	-	-	40.00
6	Gujrat	6.00	-	-	-	-	-	-	-	-	-	-	-
7	Haryana	22.50	20.00	2.50	-	-	-	-	-	-	-	-	-
8	HP	-	-	-	150.00	-	-	-	-	-	-	-	-
9	J&K	-	-	-	-	-	1.00	-	-	-	-	-	-
10	Jharkhand	-	15.00	-	-	-	1.00	-	-	-	-	-	-
11	Karnataka	5.00	2.50	20.00	-	-	-	-	-	-	-	-	-
12	Kerala	7.50	-	22.50	-	-	6.00	5.50	-	-	-	-	-
13	MP	-	135.00	17.50	-	-	-	-	-	-	-	-	-
14	Maharashtra	5.00	-	37.50	26.00	25.00	-	-	2.50	2.45	-	-	-
15	Manipur	-	1.00	2.50	-	-	-	3.50	4.00	-	-	-	
16	Mizoram	-	-	2.00	-	-	-	-	-	-	-	-	-
17	Nagaland	-	-	6.00	-	-	-	-	-	-	-	-	-
18	Orissa	43.50	45.50	147.25	-	-	-	9.25	6.25	9.50	-	-	-
19	Pondicherry	15.00	-	-	-	-	-	-	-	-	-	-	-
20	Rajasthan	2.50	21.00	15.00	25.00	50.00	-	-	2.50	1.50	-	-	-
21	T. Nadu	162.93	218.70	153.50	55.00	115.00	125.00	66.05	25.00	7.50	-	-	-
22	UP	13.50	47.00	31.50	-	-	-	8.50	8.50	1.50	-	-	-
23	Uttranchal	4.00	19.00	16.37	-	-	-	-	-	-	-	-	-
24	WB	11.00	24.85	22.35	-	-	-	3.00	7.00	10.75	-	-	32.00
Total		594.07	924.32	875.22	355.50	440.00	206.00	108.80	81.75	52.15	0.00	0.00	72.00

(Annexure -II Annexure continued....)

Annexure-II referred to in reply to Lok Sabha question No. 524.

Details of Scheme-wise and State-wise funds released during the last 3 years.

(Amounts in lakhs)

Sl. No.	Name of the States	Gold Credit Card			Franchisee			Total		
		02-03	03-04	04-05	02-03	03-04	04-05	02-03	03-04	04-05
1	AP	-	-	300.00	-	-	-	483.44	436.69	655.25
2	Assam	-	-	-	-	-	-	8.00	0.00	27.50
3	Bihar	-	-	-	-	-	-	42.70	14.08	71.95
4	Chhatisgarh	-	-	-	-	-	-	0.00	0.00	0.00
5	Delhi	-	-	-	-	-	-	29.50	25.00	45.00
6	Gujrat	-	-	-	-	-	-	6.00	0.00	0.00
7	Haryana	-	-	35.00	-	-	-	22.50	20.00	37.50
8	HP	-	-	-	-	-	-	0.00	150.00	0.00
9	J&K	-	-	-	-	-	-	1.00	0.00	0.00
10	Jharkhand	-	-	-	-	-	-	1.00	15.00	0.00
11	Karnataka	-	-	-	-	-	-	5.00	2.50	20.00
12	Kerala	-	-	-	-	-	-	13.50	5.50	22.50
13	MP	-	-	-	-	-	200.00	0.00	135.00	217.50
14	Maharashtra	-	-	37.00	-	-	-	31.00	27.50	76.95
15	Manipur	-	-	-	-	-	-	0.00	4.50	6.50
16	Mizoram	-	-	-	-	-	-	0.00	0.00	2.00
17	Nagaland	-	-	-	-	-	-	0.00	0.00	6.00
18	Orissa	-	-	-	-	-	-	52.75	51.75	156.75
19	Pondicherry	-	-	-	-	-	-	15.00	0.00	0.00
20	Rajasthan	-	-	80.00	-	-	-	27.50	73.50	96.50
21	T. Nadu	-	-	-	-	-	-	283.98	358.70	286.00
22	UP	-	-	-	-	-	-	22.00	55.50	33.00
23	Uttranchal	-	-	-	-	-	-	4.00	19.00	16.37
24	WB	-	-	-	-	-	-	14.00	31.85	65.10
	Total	0.00	0.00	452.00	0.00	0.00	229.50	1058.07	1446.07	1886.87

ANNEXURE – III

MAJOR RECOMMENDATIONS OF STUDY CONDUCTED IN SEP 2001

a) RMK should enhance complementary services to target women by including explicit attention to gender rather than only support for household livelihood and well-being.

b) There is a need to mainstream gender and empowerment concerns throughout all the staff as a routine part of all interactions between staff and clients.

c) Effective management information systems should be developed by RMK and NGO's to receive and monitor regular feedback from the NGO's and women beneficiaries. A MIS Performa should be developed to facilitate information exchange between RMK and the implementing agencies every 3 months.

d) Application procedure should be made less cumbersome with minimal paperwork.

e) In order to maintain the quality of the administration of disbursed funds, RMK should give a bigger margin of loaned funds to implementing agencies for administration purposes.

f) The attitude of the staff employed from banks at RMK and implementing NGOs dealing with micro-credit prevent the holistic empowerment of women. This staff should be restricted to financial accounting and more staff should be employed from the social service sector in order to facilitate the empowerment process of women.

g) RMK should provide technical assistance in the form of regular and frequent training to the implementing agencies in the area of increasing women's participating since many technically competent implementing agencies have little or no experience in increasing women's level of participation.

MAJOR RECOMMENDATIONS OF STUDY CONDUCTED IN MAY 2002

a) Neither RMK nor its partners have devised/implemented any methods or procedures to focus on the poor nor have they considered the dimension and need of the poor to fight deprivation and to meet the different kinds of crisis they face relating to life cycle, natural calamities and structural factors.

b) The better status in the community is reported by 53% to 58% in all the regions except the northern region where only 15.8% have reported enjoying a better status. This is a matter of concern and needs to be addressed in future strategy.

c) RMK schemes must include a much more sustained support and capacity enhancing efforts by its mediating NGO partners and fund and monitor this support separately.

d) More than half of the borrowers reported receiving only one RMK loan and a large percentage having received loans below Rs. 3,000/- This limits the effect of RMK policy instrument in leading to more sustained improvement in well being or in empowering processes.

e) The promotional costs of mobilization of women, facilitation and monitoring of credit and processes associated with women's mobilization and support represent a social investment and the cost of this mobilization have to be funded and monitored separately. The credit operations are to be made separately viable and self-financing for which RMK gives 4% spread to NGOs.

f) RMK should made it mandatory for NGOs to extend credit through SHG even if the loan is to individual members.

g) The RMK must use both innovative as well as business approaches. The women in poverty household value low transaction costs, quick loan disbursement and continued access to loans (to obtain a line of credit rather than a single loan). At present RMK seems to fully succeed only on the first two aspects.

h) RMK must base selection of NGO partners on the basis of their work with women, their gender sensitive mission, and goals and not based on three years credit experience as at present. It should introduce mandatory initial orientation of partner NGO's field staff in the philosophy, process and procedures of RMK credit and the role/expectations from NGO.